

Information to identify the case:

Debtor 1	<u>Michael S. Leahy</u>	Social Security number or ITIN	xxx-xx-9412
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-22918-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael S. Leahy

11/25/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael S. Leahy
 Debtor

Case No. 15-22918-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db +Michael S. Leahy, 9007 James Court, Aliquippa, PA 15001-9535
 r +BK Global Real Estate Services, Attn: Stephanie Givens, 2000 Lamar Blvd, Suite 155,
 Arlington, TX 76006-7337
 r +BK Global Real Estate Services and Home Town Prope, 3283 Babcock Blvd,
 Pittsburgh, PA 15237-2829
 r +Carrington Real Estate Services, Attn: Jason Horr, 318 Greenfield Drive,
 Oakdale, PA 15071-1728
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire,
 Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14097396 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14161060 +Independence Square Community Services Association, c/o Mark A. Ciccarella, Esq.,
 4017 Forest Drive, Aliquippa, PA 15001-4743
 14091654 +Independence Square Condo Assn, c/o Karen DeMeo, Community Management Professionals, LLC,
 102 Broadway Street, Suite 500, Carnegie, PA 15106-2486
 14097398 +Independence Square Condo Assoc, c/o Donna Aiello, Pres., 9109 James Court,
 Aliquippa, PA 15001-9537
 14091655 +Mark A. Ciccarella, Esquire, 4019 Forest Drive, Aliquippa, PA 15001-4743
 14097393 +Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
 14097394 +Tsi/51, Compliance Dept., P.O. Box 15630, Wilmington, DE 19850-5630
 14091656 +Vincent Anthony Coppola, Esquire, 513 Court Place, Pittsburgh, PA 15219-2002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 25 2016 22:13:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14097388 EDI: BANKAMER.COM Nov 25 2016 22:13:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 14097387 +EDI: BANKAMER.COM Nov 25 2016 22:13:00 Bank of America, 1800 Tapo Canyon Road,
 Simi Valley, CA 93063-6712
 14097389 +EDI: TSYS2.COM Nov 25 2016 22:13:00 Barclays Bank Delaware, 125 S. West Street,
 Wilmington, DE 19801-5014
 14097390 EDI: CAPITALONE.COM Nov 25 2016 22:13:00 Capital One Bank, 1500 Capital One Dr,
 Richmond, VA 23238
 14163806 EDI: CAPITALONE.COM Nov 25 2016 22:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14097391 +EDI: CCS.COM Nov 25 2016 22:13:00 Credit Coll, PO Box 9134,
 Needham Heights, MA 02494-9134
 14201906 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 25 2016 22:13:21 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14097392 +E-mail/Text: bankruptcy@huntington.com Nov 25 2016 22:13:11 Huntington Mortgage Company,
 7575 Huntington Park Dr., Columbus, OH 43235-2600
 14156737 +E-mail/Text: bankruptcy@huntington.com Nov 25 2016 22:13:11 Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424
 14097397 +EDI: TSYS2.COM Nov 25 2016 22:13:00 Mcydsnb, 9111 Duke Blvd., Mason, OH 45040-8999
 14178885 EDI: WFFC.COM Nov 25 2016 22:13:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
 P.O. Box 19657, Irvine, CA 92623-9657
 14097395 +EDI: WFFC.COM Nov 25 2016 22:13:00 Wfds, PO Box 1697, Winterville, NC 28590-1697
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
 cr Duquesne Light Company
 cr Wilmington Savings Fund Societ, Et Al...

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Nov 25, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Societ, Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com;apetronchak@tuckerlaw.com;agilbert@tuckerlaw.com
Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
Eric E. Bononi on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
John L. Walker, Jr. on behalf of Debtor Michael S. Leahy jwalker@marwlaw.com,
karen.w@marwlaw.com
LeeAne O. Huggins on behalf of Creditor Bank of America, N.A. pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 8